



Docket No. 441-26-001

PATENT

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#2  
BT  
9-20-02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Norman Katz

Serial No.: 09/891, 828

Art Unit: 2161

Filed: June 25, 2001

Title: ELECTRONIC FUNDS TRANSFER SYSTEM FOR FINANCIAL  
TRANSACTIONS

Assistant Commissioner for Patents

Washington, D.C. 20231

RECEIVED  
SEP 17 2002  
GROUP 3600

INFORMATION DISCLOSURE STATEMENT  
UNDER 37 C.F.R. § 1.97(b)

Sir:

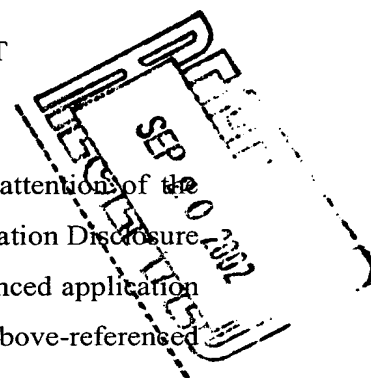
Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), applicants bring to the attention of the Examiner the documents listed on the attached Form PTO-1449. This Information Disclosure Statement is being filed within three months of the filing of the above referenced application or before the mailing date of a first Office Action on the merits for the above-referenced application.

Copies of the listed documents are attached.

Applicant respectfully requests that the Examiner consider the listed documents and evidence that consideration of relevant portions thereof by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art". If the Examiner applies any of the documents as prior art against any claim in the application and applicants determine that the cited documents do not constitute "prior art" under United States law, applicants reserve the right to present to the Office the relevant facts and law regarding the appropriate status of such documents.

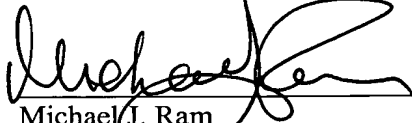
Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the



documents be applied against the claims of the present application.

September 9, 2002

Respectfully submitted,

  
Michael J. Ram  
Registration No. 26,379  
Attorney for Applicants

KOPPEL, JACOBS, PATRICK & HEYBL  
555 St. Charles Drive, Suite 107  
Thousand Oaks, California 91360  
(805) 373-0060  
IDS(b)44126001.Sep.9.02

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**CERTIFICATE OF MAILING**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on

September 9, 2002  
Date

  
Christina Nicoll

FORM PTO-1449 (Modified)

Docket No. 441-26-001

Application Number  
09/891,828INFORMATION DISCLOSURE CITATION  
IN AN APPLICATION

Applicant : Norman Katz

SEP 13 2002

(Use several sheets if necessary)

Filing Date : June 25, 2001

Group Art Unit 2161

## U.S. PATENT DOCUMENTS

Examiner Initial	Document Number							Date	Name	Class	Subcla ss	Filing Date If Appropriate
	5	5	5	7	5	1	8	9/17/96	Rosen	364	408	4/28/94

## FOREIGN PATENT DOCUMENTS

	Document Number							Date	Country	Class	Subclass	Translation	
												Yes	No

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)


Examiner

Date Considered

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.